

**UNPUBLISHED**UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 12-2130**

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LUCRISTIA A. MATTHEWS,

Plaintiff - Appellant,

v.

WELLS FARGO BANK, N.A., successor by merger to Wells Fargo  
Home Mortgage, Inc.,

Defendant - Appellee.

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Appeal from the United States District Court for the District of  
Maryland, at Baltimore. Marvin J. Garbis, Senior District  
Judge. (1:12-cv-01024-MJG)

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Submitted: July 12, 2013

Decided: August 1, 2013

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Before DAVIS and THACKER, Circuit Judges, and HAMILTON, Senior  
Circuit Judge.

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Affirmed by unpublished per curiam opinion.

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Jason Ostendorf, LAW OFFICE OF JASON OSTENDORF LLC, Baltimore,  
Maryland, for Appellant. Dennis P. McGlone, TREANOR POPE &  
HUGHES, P.A., Towson, Maryland, for Appellee.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Lucristia A. Matthews appeals the district court's order granting Wells Fargo Bank, N.A.'s motion to dismiss her claims alleging violation of the Maryland Consumer Protection Act, and for common law fraud, promissory estoppel, negligence, negligent misrepresentation, and breach of an implied-in-fact contract. We have reviewed the record and find no reversible error. Accordingly, we affirm the district court's judgment. See Matthews v. Wells Fargo Bank, N.A., No. 1:12-cv-01024-MJG (D. Md. Sept. 6, 2012); see also Spaulding v. Wells Fargo Bank, N.A., 714 F.3d 769 (4th Cir. 2013). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

AFFIRMED